



California Partnership for Long-Term Care

Sandra Pierce-Miller, Director

3rd. Quarter 2000, Report No. 25

July-September 2000

Participating Insurers

- ◆ Bankers Life and Casualty Company
- ◆ Continental Casualty Company
- ◆ GE Capital Assurance (formerly AMEX)
- ◆ New York Life Insurance Company
- ◆ Transamerica Occidental Life Insurance Company
- ◆ California Public Employees' Retirement System (PERS)

Policies Approved:

Number of Policies Approved and In Force

This Quarter

Cumulative

1,782

19,544

Applications Received:

Applications Received

This Quarter

Cumulative

2,473

28,506

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Applications Processed:

This Quarter

Cumulative

Totals:

2,473 (100%) 28,315 (100%)

Approved

1,978 (80%)

22,462 (79%)

Denied

495 (20%)

5,846 (21%)

Pending

0 (0%)

7 (<1%)

I. Quarterly and Cumulative Summary Statistics

Telephone Calls:

This Quarter

Cumulative

Number of Consumers
Who Called Toll-Free

2,222

19,691
(CARE445)

Policies Dropped:

This Quarter

Cumulative

Totals:

196 (100%)

3,153 (100%)

Not Taken Up

34 (17%)

1,068 (34%)

Dropped (After Taken Up)

162 (83%)

2,085 (66%)

I. Quarterly and Cumulative Summary Statistics

Age:	This Quarter	Cumulative
Median	63	66
Target Age	1,372 (77%)	14,572 (75%)
Other Ages	410 (23%)	4,972 (25%)

Gender:	This Quarter	Cumulative
Male	731 (41%)	7,924 (41%)
Female	1,051 (59%)	11,620 (59%)

Marital Status:	This Quarter	Cumulative
Married	1,176 (66%)	13,221 (68%)
Not Married	606 (34%)	6,308 (32%)
Unknown	0 (0%)	15 (<1%)

Policy Type:	This Quarter	Cumulative
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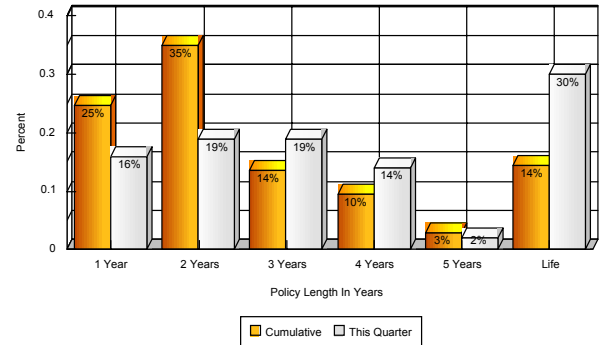
Purchase Type:	This Quarter	Cumulative
Comprehensive	1,622 (91%)	17,340 (89%)
Nursing Home	160 (9%)	2,204 (11%)

II. Maximum Benefit Amounts Distribution

First Time Purchase	1,657 (93%)	18,042 (92%)
Upgrade	36 (2%)	404 (2%)
Replacement	89 (5%)	1,090 (6%)
Reinstatement	0 (0%)	8 (<1%)
Totals for each category above	1,782 (100%)	19,544 (100%)

Maximum Benefit (In Years):

Maximum Benefit Distribution In Years



Characteristics By Maximum Benefit In Years

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
Cumulative # Policies	4,823	6,816	2,646	1,874	558	2,827	19,544
Cumulative %	25%	35%	14%	9%	3%	14%	100%
This Quarter # Policies	285	339	338	249	36	535	1,782
This Quarter %	16%	19%	19%	14%	2%	30%	100%

(this quarter)

Characteristic:

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
Married	53%	64%	69%	69%	61%	71%	66%
Female	60%	56%	56%	58%	60%	63%	59%
Target Ages	64%	74%	87%	90%	68%	74%	77%
New Purchase	91%	92%	92%	93%	95%	96%	93%
Comprehensive Policy	88%	87%	91%	89%	84%	95%	91%

III. Age of policyholders

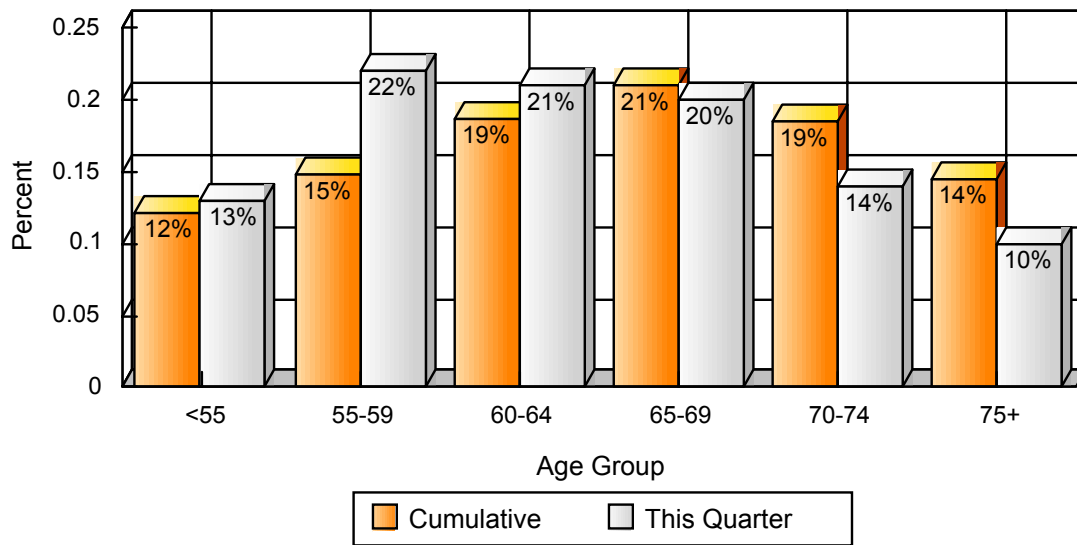
(at time of purchase)

Age Group:

	<55	55-59	60-64	65-69	70-74	75+	Total
Cumulative # Policies	2,391	2,914	3,664	4,113	3,629	2,8334	19,544
Cumulative %	12%	15%	19%	21%	19%	14%	100%
This Quarter # Policies	232	392	374	356	249	179	1,782
This Quarter %	13%	22%	21%	20%	14%	10%	100%

Policyholders Age Distribution

By Age Group

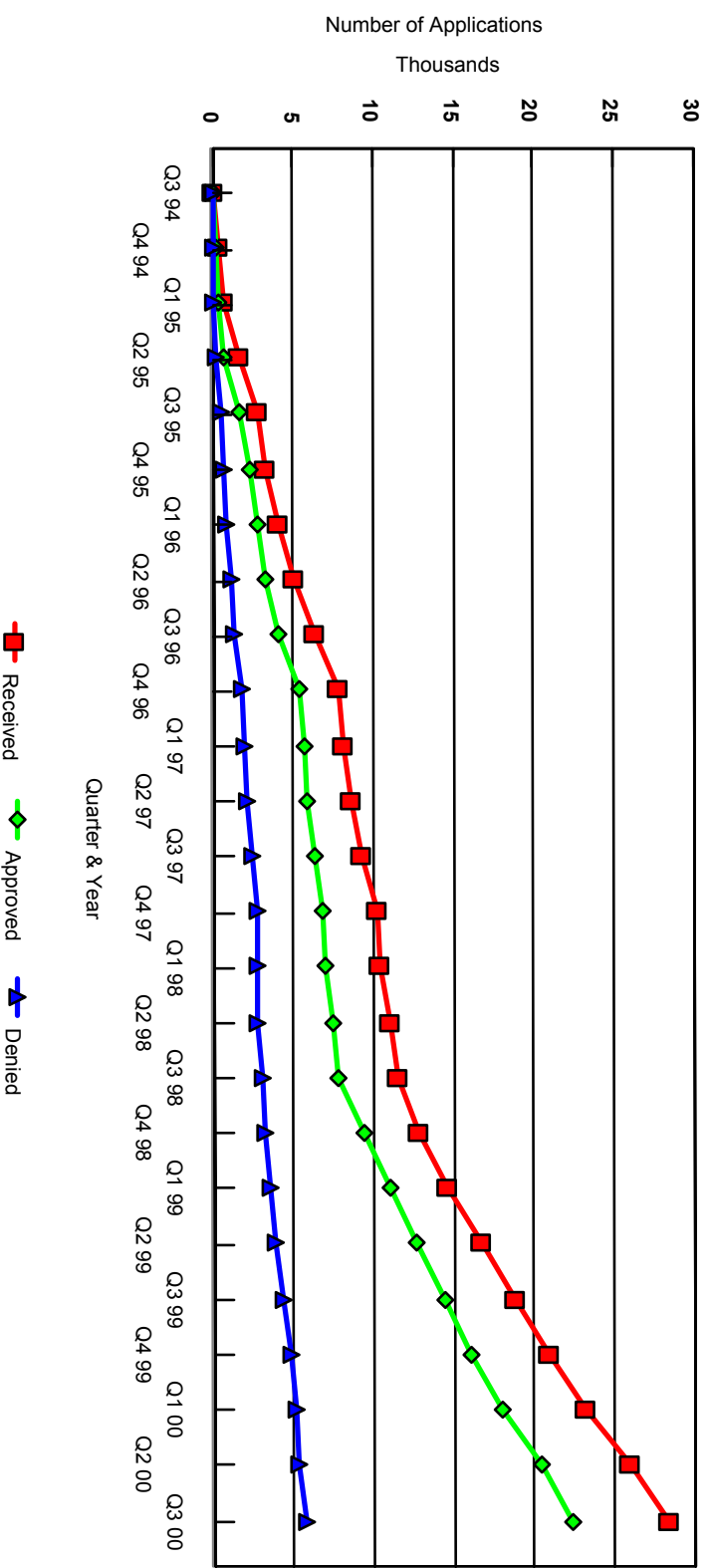


Applications:

	1994				1995				1996				1997				1998				1999				2000		
Quarter	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3		
Received	122	402	756	1,763	2,776	3,381	4,099	5,077	6,442	7,979	8,144	8,504	9,212	10,161	10,360	10,960	11,437	12,877	14,656	16,763	18,836	20,987	23,192	26,033	28,506		
Approved	65	237	416	791	1,711	2,360	2,856	3,369	4,227	5,455	5,595	5,834	6,209	6,821	6,936	7,473	7,735	9,427	10,947	12,710	14,365	16,019	17,937	20,484	22,462		
Denied	4	60	129	294	582	773	954	1,179	1,449	1,812	1,837	1,958	2,284	2,621	2,705	2,768	2,983	3,252	3,511	3,855	4,273	4,770	5,057	5,351	5,846		

IV. Trends

Trend In Applications Received, Approved, Denied Cumulative By Quarter



V. Policyholders and Asset Protection Earned

	This Quarter	Cumulative
Number of policyholders, to date, who have qualified to receive benefit payments	41	265
Total asset protection earned by all policyholders who have received benefits	\$532,114	\$2,868,059
Number of policyholders currently in benefit/payments made	91	N/A
Number of policyholders currently eligible for benefit but for whom no payments were made	108	N/A
Number of policyholders that have exhausted benefits	1	8
Total asset protection earned to date that has been accessed (policyholders that have exhausted benefits)	\$42,629	\$248,675
Number of policyholders that have died while in benefit	7	39
Total asset protection earned to date that will NOT be accessed due to death of policyholders that passed away while in benefit.	\$261,166	\$1,692,804
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 6/30/2000.	0	0

VI. Service Utilization

Type of Service (other than case management)	Cumulative % of All Services Rendered To All Policyholders (265) by Type of Service	% of All Services Rendered This Quarter To Policyhold- ers In-Benefit (200) by Type of Service
Skilled Nursing Facility	16%	24%
Skilled Nursing Services (home visit)	3%	17%
Home Health Aide	21%	1%
Assisted Living	33%	38%
Independent provider	26%	21%

Quarterly Report

Long-Term Care

The California Partnership for



California Partnership For Long-Term Care
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Visit the Partnership's WebSite at www.dhs.ca.gov/cpltc

«First Name» «Last Name»
«Company Name»
«Address Line 1»
«Address Line 2»
«City», «State» «ZIP Code»